

What Is Claimed Is:

1. A method for electronically setting credits,

wherein a terminal device operated by a member, a membership management device possessed by a membership issuing organization, and a credit line management device possessed by a credit granting organization are connected through a telecommunications network to an information brokering management device possessed by a credit brokering organization for brokering the exchange of information among each of said devices; and

wherein this information brokering management device receives credit line application information sent from said terminal device and sends this to said credit line management device; receives credit line information determined for the membership of said member by said credit granting organization from said credit line management device, and sends this information to said terminal device;

when consent information decided upon by said member for said credit line is received from said terminal device, on the basis of this consent information, this information brokering management device commands a process to prohibit the transfer of title of said membership to said membership management device;

after said process to prohibit the transfer of title

is carried out by said membership issuing organization, this information brokering management device receives information regarding the completion of the process to prohibit the transfer of title from said membership management device, and commands the establishment of said credit line on the basis of said credit line information to said credit line management device; and

after said credit line is established by said credit granting organization, this information brokering management device receives notification that said credit line is established from said credit line management device, and sends this information to said terminal device.

2. The method for electronically setting credits, according to Claim 1,

wherein an appraisal management device possessed by an appraisal organization for appraising said membership is connected through said telecommunications network to said information brokering management device; and

wherein, instead of sending said credit line application information to said credit line management device, said information brokering management device sends said credit line application information to said appraisal management device, receives market value information for said membership appraised by said appraisal organization from said appraisal management device, and sends this along with said credit line

application information to said credit line management device.

3. The method for electronically setting credits, according to Claim 1 or 2:

wherein, instead of receiving information regarding the completion of said process to prohibit the transfer of title from said membership management device, commanding the establishment of said credit line on the basis of said credit line information to said credit line management device, receiving a notification that said credit line is established from said credit line management device, and sending this information to said terminal device, said information brokering management device receives information regarding the completion of said process to prohibit the transfer of title from said membership management device, and commands said credit line management device to establish said credit line on the basis of said credit line information, and to notify said terminal device that said credit line is established after the establishment of the credit line.

4. A system for electronically setting credits, wherein a terminal device operated by a member, a membership management device possessed by a membership issuing organization, and a credit line management device possessed by a credit granting organization are connected through a

telecommunications network to an information brokering management device possessed by a credit brokering organization for brokering the exchange of information among each of said devices; and

wherein said information brokering management device comprises:

means for receiving credit line application information sent from said terminal device;

means for acquiring credit line information for sending the credit line application information to said credit line management device, and receiving credit line information determined for the membership of said member by said credit granting organization from said credit line management device;

means for acquiring consent information for sending this credit line information to said terminal device, and receiving consent information decided upon by said member for said credit line information from said terminal device;

means for commanding a process to prohibit the transfer of title of membership for issuing, on the basis of this consent information, a command for the process to prohibit the transfer of title of said membership to said membership management device, and receiving information regarding the completion of said process to prohibit the transfer of title from said membership management device after said process to prohibit the transfer of title is carried out by said membership

issuing organization;

means for commanding the establishment of the credit line for commanding the establishment of said credit line, on the basis of said credit line information, to said credit line management device after the reception of said information regarding the completion of the process to prohibit the transfer of title, and receiving notification that said credit line has been established from said credit line management device after said credit line has been established by said credit granting organization; and

means for reporting the establishment of the credit line for sending notification that said credit line has been established to said terminal device.

5. The system for electronically setting credits, according to Claim 4,

wherein an appraisal management device possessed by an appraisal organization for appraising said membership is connected through said telecommunications network to said information brokering management device; and

said information brokering management device comprises means for acquiring market value information for sending said credit line application information to said appraisal management device, and receiving market value information for said membership appraised by said appraisal

organization from said appraisal management device; and

said means for acquiring credit line information sends said market value information, along with said credit line application information, to said credit line management device.

6. The system for electronically setting credits, according to Claim 4 or 5, wherein means for commanding the establishment of the credit line and the reporting of the establishment of the credit line are used instead of said means for commanding the establishment of the credit line and said means for reporting the establishment of the credit line;

said means for commanding the establishment of the credit line and the reporting of the establishment of the credit line commanding, to said credit line management device, the establishment of said credit line on the basis of said credit line information, after the reception of information regarding the completion of said process to prohibit the transfer of title, and the notification of the establishment of said credit line to said terminal device after the establishment is complete.

7. The system for electronically setting credits, according to Claim 5 or 6, wherein a plurality of said appraisal organizations which are provided said appraisal management devices is established; and

said means for acquiring market value information

send said credit line application information identically to the plurality of said appraisal management devices, receive a plurality of said market value information, and use said market value information which is the greatest, the least, or an intermediate amount from among the information received.

8. The system for electronically setting credits, according to any of Claims 4 through 7, wherein a plurality of said credit granting organizations possessing said credit line management devices is established; and

said means for acquiring said credit line information send said credit line application information, or this credit line application information and said market value information, identically to said plurality of credit line management devices, receive a plurality of said credit line information, and command the establishment of said credit line to said credit line management device that sent said credit line of the greatest amount from among the information received.

9. The system for electronically setting credits, according to any of Claims 4 through 8, wherein a plurality of said membership issuing organizations is established; and

said means for receiving said credit line application information determines the issuing organization of said

membership on the basis of said credit line application information, and makes the issuing organization determined said membership issuing organization in the subsequent processing.

10. The system for electronically setting credits, according to any of Claims 4 through 9, wherein a registration device possessed by a registration organization is connected through said telecommunications network to said information brokering management device; and

said credit line application information, said credit line information, or both are registered in said registration device.